

LEAVE OF ABSENCE

LEAVE WITH PAY

If an employee is taking an approved Leave of Absence with pay (including sabbaticals and personal leaves), complete the following:

- 1) Complete Insurance Enrollment and Change Form (Form-1) on behalf of the employee, checking the Leave of Absence block and indicating the type of leave. Fill in the start and end date for the leave.
- 2) Photocopy Insurance Enrollment and Change Form (Form-1) and file in the employee's personnel file.
- 3) Send the **original** Insurance Enrollment and Change Form (Form-1) to the GIC.

As long as the employee continues to receive a salary, while on leave with pay, the deduction for GIC coverage will continue. If the employee's type of leave changes (for example, FMLA with pay to personal illness without pay) you must notify the GIC of this change. See the Leave Without Pay Section for instructions.

LEAVE WITHOUT PAY AT PART COST PREMIUM

If an employee is taking an approved leave of absence without pay due to one of these three conditions, follow the procedures below:

- ◆ Industrial Accident
 - ◆ Maternity
 - ◆ Personal Illness (employee's illness only)
- 1) Complete and Sign Insurance Enrollment and Change Form (Form-1) on behalf of the employee. Check off the appropriate Leave Type and indicate the state and end date of the leave and the last date on payroll.
 - 2) Photocopy Insurance Enrollment and Change Form (Form-1) and file in the employee's personnel file.
 - 3) Send the **original** Insurance

Enrollment and Change Form (Form-1) to the GIC.

- 4) You, the employee, the employee's physician and the Agency Head must complete Application to Continue Part Cost Premiums (Form 11). (In the case of a personal illness without pay, the employee must exhaust his/her vacation and sick time before Form 11 is submitted.)
- 5) You or the employee sends the completed Form 11 and the agency head's approval letter for the leave to the GIC.
- 6) The GIC will review the Form 11 and will notify the agency of the approval/denial.

LEAVE WITHOUT PAY – DENIALS OF FORM 11

The GIC will disapprove a Form 11 because of one of the following reasons:

- ◆ Incomplete application.
- ◆ Leave has not been approved by the Agency Head.
- ◆ Agency Head letter approving the leave is missing.
- ◆ The employee has not exhausted his/her sick or vacation leave (this applies to personal illness only).

The employee has 21 days to resubmit the Form 11 with the missing items. If the employee does not return within the allotted time Form 11 with the missing items the GIC will bill the employee at the full cost premium.

LEAVE WITHOUT PAY – APPROVALS OF FORM 11

The GIC will approve Form 11 for a period of up to six (6) months. The length is dependent on the employee's illness and the agency's approval period. Approval of a Form 11 will entitle the employee to pay part cost monthly premiums for his/her GIC coverage. The GIC will direct bill the employee at the part cost premium. This is the amount that is normally deducted from the employee's salary.

If the employee does not return to work before the expiration date of the Form 11 approval, a renewal application must be completed:

- 1) The employee, his/her physician, and the Agency Head complete a new Form 11.
- 2) You or the employee sends the completed Form 11 and a new Agency Head approval letter to the GIC.
- 3) You also complete a new Insurance Enrollment and Change Form (Form-1) on behalf of the employee. Indicate whether the leave is with or without pay, the leave type, the original start date and the new end date.
- 4) Photocopy the Insurance Enrollment and Change Form (Form-1) and file it in the employee's personnel file.
- 5) Send the **original** Insurance Enrollment and Change Form (Form-1) to the GIC.

LEAVE WITHOUT PAY AT FULL COST PREMIUM

If an employee takes an approved leave without pay for the following reasons, the employee can continue GIC coverage by paying 100% of the premium. The GIC will direct bill the employee at his/her home:

- ◆ Educational
- ◆ Family leave to care for a dependent over age 3 (FMLA only allows part cost premiums for the first 12 weeks of the FMLA leave.)
- ◆ Sabbatical
- ◆ Personal reasons

◆ Employee suspension

To process these leaves:

- 1) Complete Insurance Enrollment and Change Form (Form-1) on behalf of the employee.
- 2) Photocopy the Insurance Enrollment and Change Form (Form-1) and file it in the employee's personnel file.
- 3) Send the **original** Insurance Enrollment and Change Form (Form-1) to the GIC.

FMLA LEAVE

An employee who is on an approved unpaid leave of absence due to the Family Medical Leave Act (FMLA) may continue health and life coverage at their current employee contribution percentage for twelve weeks.

To process an FMLA leave:

- 1) Complete Insurance Enrollment and Change Form (Form-1) on behalf of the employee.
- 2) Photocopy the Insurance Enrollment and Change Form (Form-1) and file it in the employee's personnel file.
- 3) Send the **original** Insurance Enrollment and Change Form (Form-1) to the GIC.
- 4) Update your payroll system.

MILITARY LEAVE

An employee who is on leave of absence due to active military service in the United States Armed Forces may drop his or her insurance coverage for the duration of his or her leave of absence. Upon return to active employment, the employee's insurance coverage shall be restored on the same terms as would be in effect if the leave of absence had not occurred. The effective date of the insurance shall be the date of the employee's return to active employment.

Alternatively, an employee may continue his or her insurance during military leave of absence on the same terms as active employees.

Employees with GIC coverage taking an unpaid military leave of absence may do one of the following:

- a) Cancel all insurance coverage. The employee will be reinstated with the same GIC coverage he or she carried immediately prior to the unpaid military leave of absence.
- b) Cancel health coverage and retain life insurance only coverage. Life insurance proceeds will only be payable if the insured dies in instances other than "a result of combat, war, or any act of war, whether such war is declared or undeclared." The monthly premiums for the life insurance only coverage will be payable by part-cost direct billings which will be sent to the employee's address on file at the GIC.

Military members with family coverage may want to compare their GIC benefits with those offered by the Federal Government to determine whether the Federal Government's coverage will be sufficient for their spouse and/or dependents. An employee with family coverage may want to continue coverage for the benefit of their family. GIC will direct bill the employee for his or her share of premiums at his or her home address. As long as the monthly premiums are paid, the employee's family can continue excellent group benefits.

Employees with individual coverage may cancel all their coverage. This coverage can be reinstated upon return from military leave.

LEAVE PROCEDURES

To Process Military Leaves:

- 1) Complete Insurance Enrollment and Change Form (Form-1) on behalf of the employee.
- 2) Photocopy the Insurance Enrollment and Change Form (Form-1) and file it in the employee's personnel file.
- 3) Send the **original** Insurance Enrollment and Change Form (Form-1) to the GIC.
- 4) Update your payroll system.

RETURNING TO WORK AFTER A LEAVE OF ABSENCE

When an employee returns to work after a leave of absence, complete the following:

- 1) Complete an Insurance Enrollment and Change Form (Form-1) on behalf of the employee. Check off block 5, Return to payroll deduction. Indicate the first date back on payroll.
- 2) Photocopy the form and file it in the employee's personnel file.
- 3) Send the **original** Insurance Enrollment and Change Form (Form-1) to the GIC.
- 4) The GIC will change the employee's payment status from direct bill to payroll deduction.
- 5) Update your payroll system to resume payroll deductions.

